PATENT IN THE LINITED STATES PATENT AND TRADEMARK OFFICE

Filed: January 26, 2004) Examiner: Parthasarathy, Pramila

For: SECURE PIN MANAGEMENT) Docket No.: PAYT-26,165

RESPONSE TO ADVISORY ACTION OF NOVEMBER 10, 2008

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In regard to the outstanding final Office Action of July 1, 2008, and Advisory Action of November 10, 2008, Applicant submits the following remarks.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to Thomas, Kayden, Horstemeyer, & Risley, L.L.P. Deposit Account No. 20-0778.